

Table I.D.2.a(2004) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,386	1,983	2,818	3,088	2,999	2,046	2,664	2,319
Industry group **								
Agric., fish., forest.	2,884	864 *	143 *	2,719 *	4,965	1,958 *	937 *	3,353
Mining and manufacturing	2,097	2,204 *	3,207	2,930	2,134	1,817	2,884	1,985
Construction	2,558	1,572	2,304	2,787	3,082	2,499	2,678	2,415
Utilities and transp.	1,716	1,220 *	1,206 *	2,872	1,776 *	1,598	1,503 *	1,737
Wholesale trade	2,769	1,152 *	3,261	3,076	3,681	2,509	2,446	2,926
Fin. svcs. and real estate	2,591	2,608	4,208	3,533	3,306	2,311	3,261	2,518
Retail trade	2,867	2,192	1,966 *	4,169	4,744	2,391	2,600	2,963
Professional services	2,425	2,258	3,131	3,719	3,681	1,969	2,902	2,345
Other services	2,165	1,973	2,799	2,212	2,078	2,112	2,355	2,087
Ownership								
For profit, incorporated	2,388	2,045	2,848	3,185	3,041	2,008	2,716	2,299
For profit, unincorporated	2,181	2,128	2,488	3,274	2,448	1,789	2,625	2,068
Nonprofit	2,516	1,034 *	2,863	2,115	3,288	2,331	2,238	2,547
Age of firm								
Less than 5 years	3,272	2,450	3,733	3,182 *	3,903	3,426	2,797	3,815
5-9 years	2,683	1,571	2,334	3,255	3,936	2,321	2,314	2,907
10-19 years	2,646	2,181	3,597	3,428	2,102	2,194	3,149	2,242
20 or more years	2,351	1,888	2,523	2,927	3,113	1,959	2,480	2,323
Unknown	2,151	.	.	5,461	2,436	2,137	6,408 *	2,149
Multi/single status								
2 or more locations	2,209	2,899 *	2,494	3,097	2,863	2,018	2,992	2,187
1 location only	2,795	1,927	2,844	3,084	3,224	3,073	2,628	3,027
Percent full-time employees								
Less than 25%	1,738	2,086 *	1,862 *	2,437	2,412	1,060 *	1,931	1,652 *
25-49 %	1,972	2,548	2,346	2,465	2,978	1,082 *	2,342	1,853
50-74 %	2,498	1,396 *	2,943	2,824	2,580	2,551	2,257	2,563
75% or more	2,395	2,050	2,840	3,140	3,086	2,026	2,753	2,312
Union presence								
No union employees	2,582	2,019	2,923	3,285	3,091	2,138	2,735	2,525
Has union employees	1,848	859 *	1,140 *	1,684	2,196	1,833	1,735 *	1,853
Unknown	2,322	1,739 *	3,478 *	312 *	3,913	2,206	1,086 *	2,354
Percent low wage employees								
50% or more low wage	2,427	1,577 *	2,536	2,586	2,838	2,253	2,234	2,470
Less than 50% low wage	2,379	2,039	2,848	3,162	3,042	2,019	2,725	2,295

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.2.a(2004) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	54.81	94.25	207.90	143.50	164.03	42.81	79.00	67.25
Industry group **								
Agric., fish., forest.	583.17	280.38 *	619.01 *	822.95 *	1,458.47	627.13 *	312.97 *	902.36
Mining and manufacturing	72.06	729.90 *	666.91	395.66	156.35	94.82	374.08	67.09
Construction	250.63	290.73	388.53	475.68	729.40	435.69	311.18	452.34
Utilities and transp.	284.61	944.00 *	869.26 *	652.19	626.58 *	315.98	991.68 *	293.23
Wholesale trade	217.33	537.29 *	760.81	720.23	259.12	228.64	499.14	179.73
Fin. svcs. and real estate	141.28	604.63	1,117.70	873.20	352.70	140.48	497.43	160.89
Retail trade	90.46	338.12	740.53 *	536.45	238.27	124.51	286.41	156.72
Professional services	115.66	326.29	368.90	288.10	268.20	133.28	228.06	132.97
Other services	199.33	292.67	351.55	340.27	502.36	300.39	185.69	287.52
Ownership								
For profit, incorporated	48.98	111.78	236.85	194.70	171.30	50.29	108.57	76.30
For profit, unincorporated	227.55	414.90	529.25	522.49	461.13	326.61	178.38	293.78
Nonprofit	106.15	412.17 *	461.76	311.35	198.73	184.67	264.92	137.62
Age of firm								
Less than 5 years	306.70	422.93	838.80	1,053.77 *	646.62	839.96	255.84	546.36
5-9 years	198.00	254.40	387.50	608.67	568.99	71.26	308.68	255.19
10-19 years	232.86	329.80	449.05	364.40	473.22	309.92	292.90	304.83
20 or more years	56.73	242.93	246.36	268.27	95.36	49.58	134.02	59.16
Unknown	66.75	.	.	1,558.40	589.31	76.28	2,026.39 *	66.66
Multi/single status								
2 or more locations	45.80	1,152.72 *	666.98	381.55	171.44	29.86	350.93	48.23
1 location only	109.31	81.01	248.81	236.15	331.90	628.37	89.71	309.92
Percent full-time employees								
Less than 25%	440.12	700.51 *	568.46 *	499.96	580.18	857.36 *	576.70	536.38 *
25-49 %	382.15	611.04	684.54	371.70	890.70	479.64 *	438.25	483.10
50-74 %	243.54	453.21 *	804.16	556.86	582.82	193.61	247.47	289.81
75% or more	46.35	154.07	223.79	145.56	123.94	43.74	96.50	63.35
Union presence								
No union employees	60.22	110.99	212.43	215.87	186.15	77.07	90.26	90.23
Has union employees	120.00	299.95 *	518.37 *	498.85	426.63	150.65	754.87 *	122.64
Unknown	121.26	954.85 *	1,078.79 *	460.99 *	508.76	120.25	982.31 *	130.75
Percent low wage employees								
50% or more low wage	173.37	578.33 *	408.55	357.52	444.15	220.37	188.82	208.61
Less than 50% low wage	61.18	95.24	219.06	192.40	180.58	58.93	99.15	72.30

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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